

RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

Re: JUAN F ESPINAL
MARIA L ESPINAL
66 SENECA AVENUE
DUMONT, NJ 07628

Atty: RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/13/2023
Chapter 13 Case # 22-19651**

RECEIPTS AS OF 01/13/2023

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
01/06/2023	\$150.00	8923620000			
Total Receipts: \$150.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$150.00					

LIST OF PAYMENTS TO CLAIMS AS OF 01/13/2023

(Please Read Across)

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			8.25	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	0.00	100.00%	0.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AFFIRM, INC.	UNSECURED	0.00	0.00%	0.00	0.00
0003	BANK OF AMERICA	UNSECURED	0.00	0.00%	0.00	0.00
0004	CAPITAL ONE BANK (USA), N.A.	UNSECURED	2,169.08	0.00%	0.00	0.00
0005	CAPITAL ONE AUTO FINANCE	UNSECURED	0.00	0.00%	0.00	0.00
0006	CAVALRY SPV I LLC	UNSECURED	1,243.32	0.00%	0.00	0.00
0007	CITIBANK/THE HOME DEPOT	UNSECURED	0.00	0.00%	0.00	0.00
0008	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	921.61	0.00%	0.00	0.00
0009	CAVALRY SPV I LLC	UNSECURED	1,833.65	0.00%	0.00	0.00
0010	UNITED STATES TREASURY/IRS	SECURED	26,209.82	100.00%	0.00	0.00
0011	KOHL'S/CAPITAL ONE	UNSECURED	0.00	0.00%	0.00	0.00
0012	MIDLAND FUND	UNSECURED	0.00	0.00%	0.00	0.00
0013	MIDLAND FUNDING, LLC	UNSECURED	0.00	0.00%	0.00	0.00
0014	MUNICIPAL CREDIT UNION	UNSECURED	0.00	0.00%	0.00	0.00
0015	MIDLAND FUNDING	UNSECURED	0.00	0.00%	0.00	0.00
0016	NEW JERSEY DIVISION OF TAXATION	PRIORITY	0.00	100.00%	0.00	0.00
0017	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,014.98	0.00%	0.00	0.00
0019	SELECT PORTFOLIO SERVICING, INC	MORTGAGE ARRI	0.00	100.00%	0.00	0.00
0020	SLS/EQUITY	UNSECURED	0.00	0.00%	0.00	0.00

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0021	SYNCB/CARE CREDIT	UNSECURED	0.00	0.00%	0.00	0.00
0022	SYNCHRONY BANK	UNSECURED	0.00	0.00%	0.00	0.00
0023	SYNCHRONY BANK/ OLD NAVY	UNSECURED	0.00	0.00%	0.00	0.00
0024	SYNCHRONY BANK/CARECREDIT	UNSECURED	0.00	0.00%	0.00	0.00
0025	SYNCHRONY BANK/GAP	UNSECURED	0.00	0.00%	0.00	0.00
0026	SYNCHRONY/PAYPAL CREDIT	UNSECURED	0.00	0.00%	0.00	0.00
0028	TARGET NB	UNSECURED	0.00	0.00%	0.00	0.00
0029	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	0.00%	0.00	0.00
0030	TOLLS BY MAIL PAYMENT PROCESSING	UNSECURED	0.00	0.00%	0.00	0.00
0032	VIOLATIONS PROCESSING CENTER	UNSECURED	0.00	0.00%	0.00	0.00
0035	BANK OF AMERICA	UNSECURED	0.00	0.00%	0.00	0.00
0036	BANK OF AMERICA	UNSECURED	0.00	0.00%	0.00	0.00
0037	CAPITAL ONE	UNSECURED	0.00	0.00%	0.00	0.00
0038	CAVALRY PORTFOLIO SERVICES	UNSECURED	0.00	0.00%	0.00	0.00
0039	KOHL'S/CAPITAL ONE	UNSECURED	0.00	0.00%	0.00	0.00
0040	MIDLAND FUND	UNSECURED	0.00	0.00%	0.00	0.00
0041	MIDLAND FUNDING	UNSECURED	0.00	0.00%	0.00	0.00
0042	MIDLAND FUNDING, LLC	UNSECURED	0.00	0.00%	0.00	0.00
0043	MIDLAND FUNDING, LLC	UNSECURED	0.00	0.00%	0.00	0.00
0044	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	586.01	0.00%	0.00	0.00
0045	SYNCHRONY BANK	UNSECURED	0.00	0.00%	0.00	0.00
0046	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	0.00%	0.00	0.00

Total Paid: \$8.25

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 15, 2023.

Receipts: \$150.00 - Paid to Claims: \$0.00 - Admin Costs Paid: \$8.25 = Funds on Hand: \$141.75

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.